

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph A. Horvath
Debtor

Case No. 11-03380-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Aug 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2016.

db +Joseph A. Horvath, 11 Andy's Lane, Scott Township, PA 18447-7700
cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
3858195 +American Credit & Collection, 921 Oak St., Scranton, PA 18508-1235
3858198 +Keystone College, One College Green, La Plume, PA 18440-1099
3858199 +Louis P. Vitti, Vitti & Vitti & Assoc. P.C., 215 Fourth Avenue, Pittsburgh, PA 15222-1707
3858201 +Moses Taylor Hospital, 700 Quincy Avenue, Scranton, PA 18510-1798,
Attn: Karen M. Murphy, Pres.
3858200 +Moses Taylor Hospital, 700 Quincy Avenue, Scranton, PA 18510, Attn: Michael Costello,
Consultant to System Admst. 18510-1798
3858204 +PHA Yvonne Galella DO, P.O. Box 618, Dunmore, PA 18512-0618
3862876 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
3858205 +PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Avenue,
Pittsburgh, PA 15222-4704
3863863 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue,
Pittsburgh, PA 15222-1707
3858206 +PNC Mortgage, Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Avenue,
Pittsburgh, PA 15222-4704
3878181 +PNC Mortgage Corp of America, 3232 Newmark Drive, Miamisburg, OH 45342-5433
3858207 +PNC Mortgage Corp. of Americ, 539 South 4th Ave., Louisville, KY 40202-2535
3858208 Scranton Times-Tribune, Penn Ave./Spruce St., Scranton, Pa 18503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Aug 31 2016 19:13:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3858194 +E-mail/Text: seinhorn@ars-llc.biz Aug 31 2016 19:16:52 Americam Credit & Collection,
P.O. Box 264, Taylor, PA 18517-0264
3858196 +EDI: HFC.COM Aug 31 2016 19:13:00 HSBC, Cardmember Services, P.O. Box 5250,
Carol Stream, IL 60197-5250
3858197 +EDI: HFC.COM Aug 31 2016 19:13:00 HSBC Card Services, P.O. Box 80084,
Salinas, CA 93912-0084
3858203 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 31 2016 19:16:18 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
3937407 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 31 2016 19:16:19
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
3886007 EDI: RECOVERYCORP.COM Aug 31 2016 19:13:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3858202 ##+Moses Taylor Hospital, Box 1270, Scranton, Pa 18501-1270

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Louis P. Vitti on behalf of Creditor PNC Bank, National Association jennifer@vittilaw.com,
tiffany@vittilaw.com
Tullio DeLuca on behalf of Debtor Joseph A. Horvath tullio.deluca@verizon.net
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Joseph A. Horvath
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7288**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:11-bk-03380-JJT****12/15****Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A. Horvath
aka Joe Horvath, aka Joseph Andrew Horvath, aka
Joseph Horvath

**By the
court:**August 31, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.